

SME Financing Data Tables - September 30, 2024

Table No 1: SME Financing profile of Banks & DFIs

(Rs. In Billion)

Category	Sep-23	Jun-24	Sep-24
Outstanding SME Financing	438.05	490.96	478.37
*Domestic Private Sector Financing	8,458.93	8,925.92	9,250.20
SME Fin as %age of Domestic Pvt Sector Financing	5.18%	5.50%	5.17%
SME NPLs Ratio	17.66%	16.58%	17.36%
No. of SME Borrowers	165,080	176,246	177,753

Table No 2: Facility-wise Composition of SME Financing

(Rs. In Billion)

Facility	Sep-23	Jun-24	Sep-24
Fixed Investment	143.72	198.88	207.22
Working Capital	263.79	265.27	248.21
Trade Finance	30.54	26.81	22.94
Total	438.05	490.96	478.37

Table No 3: Sector-wise SME Financing

(Rs. In Billion)

Sector	Sep-23	Jun-24	Sep-24
Trading SMEs	184.97	211.38	208.20
Manufacturing SMEs	137.61	148.42	140.39
Services SMEs	115.47	131.16	129.78
Total	438.05	490.96	478.37

Table No 4: Share of Banks in SME Financing

(Rs. In Billion)

Banking Cluster	Sep-23	Jun-24	Sep-24
Domestic Private Banks	274.79	290.02	287.55
Public Sector Commercial Banks	108.74	134.83	128.51
Islamic Banks	42.15	52.86	48.90
Specialized Banks & others	7.75	7.55	7.48
DFIs	4.62	5.71	5.94
Total	438.05	490.96	478.37

Table No 5: Islamic Banks & Islamic Banking Divisions

(Rs. In Billion)

Islamic SME Financing	Sep-23	Jun-24	Sep-24
Islamic Banking Divisions	14.90	15.02	14.32
Islamic Banks	39.18	50.41	46.57
Total	54.08	65.43	60.89

Data is based on monthly reports submitted by banks & DFIs to SH&SFD

All figures are based on outstanding finance.